

**REMARKS**

Claims 1-15 are all the claims pending in the present application. The Examiner now applies a new reference to support the claim rejections, i.e., Microsoft Money for Windows Manual, Version 3.5 (hereinafter Microsoft). Specifically, claims 1-4 are rejected under 35 U.S.C. § 102(b) as allegedly being anticipated by Microsoft. Claims 5-15 are rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Microsoft in view of Hassett (U.S. Patent No. 7,012,547).

**§102(b) Rejections (Microsoft) - Claims 1-4**

Claims 1-4 are rejected based on the reasons set forth on pages 3-4 of the Office Action. Applicant traverses these rejections at least based on the following reasons.

With respect to independent claim 1, Applicant submits that Microsoft does not disclose or suggest at least, “communication means for transmitting and receiving information among said communication means, a server of a credit card firm, and a server owned by a settling financial institution which settles a charge requested from said credit card firm,” as recited in claim 1. The Examiner cites different sections of Microsoft to support the rejections of claim 1. Specifically, the Examiner cites pages 180-184, 291-296, 357-358, and 386-387. According to Applicant’s review of the cited portions of Microsoft, Microsoft only discusses inputting information for the purposes of maintaining a budget and/or producing financial reports based on input information. For example, Microsoft discloses the use of the Microsoft Money product for the purpose of printing monthly reports. However, there is no teaching or suggestion of communication means which transmit and receive information among said communication means, a server of a credit card firm, and a server owned by a settling financial institution which

settles a charge requested from the credit card firm. Since this particular feature does not appear to be disclosed in Microsoft, Applicant submits that Microsoft does not anticipate claim 1.

Yet further, with respect to claim 1, since the above discussed communication means is not satisfied by Microsoft, clearly there is no teaching or suggestion of processing means for executing a comparison process with respect to both credit card charge historical information issued from said credit card firm and balance account information saved in said settling financial institution, wherein the credit card charge historic information is contained in the transmission and reception information of said communication means. That is, since there is no communication means for transmitting and receiving information with the entities identified in the paragraph above, clearly there cannot be a processing means for executing a comparison based on information received from the above identified entities.

At least based on the foregoing, Applicant submits that Microsoft does not anticipate independent claim 1.

Applicant submits that dependent claims 2-4 are patentable at least by virtue of their dependencies from independent claim 1.

Further, with respect to claim 3, Applicant submits that Microsoft does not disclose or suggest at least, "taste information extracting means for extracting taste information of a user based upon shop use historical information, facilities use historical information, or shopping historical information, which are contained in the credit card charge historical information," as recited in claim 3. The Examiner cites the exact same paragraphs of Microsoft to support the rejection of claim 3 as set forth above to allegedly support the rejection of claim 1. According to Applicant's review, there is no mention anywhere in Microsoft of taste information being

extracted based upon shop use historical information, facilities use historical information, or shopping historical information.

At least based on the foregoing, Applicant submits that claims 1-4 are not anticipated by Microsoft.

§103(a) Rejections (Microsoft/Hassett) - Claims 5-15

Applicant submits that dependent claims 5-15 are patentable at least by virtue of their indirect and direct dependencies from independent claim 1. Hassett does not make up for the deficiencies of Microsoft.

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

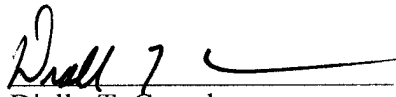
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Date: January 28, 2008